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United States Bankruptcy Court

District of New Jersey

In Re: Franchot Persuad	}	Case No 18-31382
	}	Chapter 13
	}	Hearing Date:
		CERTIFICATION

I Franchot Persuad certifies under penalty of perjury as follows:

1. Recently as of April 2020, I was unable to pay my mortgage and trustee payments due to the Corona Virus
2. I paid for 17 months in my chapter 13 plan.
3. I seek mortgage forbearance from NJ Housing and Mortgage Finance Agency.
4. I have returned to work this month; however, as a cab driver, business is slow. I expect business to continue to improve as New Jersey and the country open back up.

/s/ Franchot Persuad

Franchot Persuad August 24, 2020